Case 16-12793 Doc 1 Fill in this information to identify your case:	Filed 04/14/16	Entered 04/14/16 17:22:44 age 1 of 70	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Antonio First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Wilson	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Antonio Case 16-12793 Doc 1 Filed 04/44/16 Entered 04/41/41/16 (14/7):22:44 Desc Main Debtor 1 Page 2 of 70 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 6359 S Hoyne Number Street Number Street Illinois 60636 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Antonic Case 16-12793 Doc 1 Filed 04/44/16 Entered 04/41/41/16 (14/7:) 22:44 Desc Main Debtor 1 Page 4 of 70 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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t Name Middle Name

Document Document

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

completion.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

counseling beca	use of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

I am not required to receive a briefing about credit

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about cr	redit
counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Antonic Case 16-12793 Doc 1 Filed 04/114/16 Entered 04/114/16 11-7:22:44 Desc Main Debtor 1 Page 6 of 70 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Antonio Wilson Signature of Debtor 2 Signature of Debtor 1 Executed on ____4/14/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Antonic Case 16-12793 Doc 1 Filed 04/Mi4/M6 Entered 04/A/M6 (Article Name Documents) Page 7 of 70

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

orrect.				
/s/ Daniel Giannola Signature of Attorney for Debtor		Date	4/14/2016 MM / DD / YY	YY
Daniel Giannola				
Printed name				
Semrad Law Firm				
Firm name				
Street				
City	State			Zip Code
Contact phone		En	nail address	dgiannola@semradlaw.com
<u>. </u>				
Bar number		Sta	ate	

<u> Case 16-12793 Doc 1 Filed 04/14/16 Fntered 04/1</u>4/16 17:22:44 Desc Main Fill in this information to identify your case: Debtor 1 Antonio Wilson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$6,200.00 1b. Copy line 62, Total personal property, from Schedule A/B \$6,200.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$6,500.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$21,170,00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$27,670.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,394.99

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,244.00

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Pa	Part 4: Answer These Questions for Administrative and Statistical Records								
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. \	What kind of debt do you have?								
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prim family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.								
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit							
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Copy 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$1,683.55						
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule E/F, copy the following:	Total claim							
	9a. Domestic support obligations (Copy line 6a.)	\$0.00							
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00							
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy line 6f.)								
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00							
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00							
	9g. Total. Add lines 9a through 9f.	\$0.00							

	Case 16-12793		Filed 04/14/16	<u> Fntered 04/1</u> 4	1/16 17:22:44	Desc Main
Fill in this	information to identify your case:			J		
Debtor 1	Antonio		Wilsor	n		
	First Name	Middle		_		
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
United Sta	ates Bankruptcy Court for the:	Northern	District of III	linois State)		
Case num (If known)	nber		(6			
Officia	al Form 106A/B					Check if this is an amended filing
	dule A/B: Prope	rtv				12/1
ategory vesponsib rrite your Part 1:	tegory, separately list and deso where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residence u own or have any legal or equ	as complete and nation. If more s wn). Answer eve ee, Building, l	d accurate as possible. It space is needed, attach a ery question. Land, or Other Real	If two married people a a separate sheet to thi I Estate You Own	re filing together, both s form. On the top of a or Have an Interes	are equally any additional pages,
	No. Go to Part 2 Yes. Where is the property?					
1.1	Street address, if available, or o	ther description	What is the property' Single-family home		the amount of an	ecured claims or exemptions. Put hy secured claims on Schedule D: Have Claims Secured by Property.
			Duplex or multi-unit Condominium or co Manufactured or mo	poperative	Current value entire property	
	Number Street City State		Land Investment property Timeshare Other	,	interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	Oily Glate	Zip Code	Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d	debtors and another	(see instru	is is community property ctions)
lf vou	own or have more than one, list he	oro.	property identification	u wish to add about th n number:	lis item, such as local	
1.2	Street address, if available, or o		What is the property* Single-family home Duplex or multi-unit	•	the amount of ar	ecured claims or exemptions. Put by secured claims on <i>Schedule D:</i> Have Claims Secured by Property.
			Condominium or co Manufactured or mo	poperative	Current value entire property	
	Number Street	7: Code	Investment property Timeshare Other	,	interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d	debtors and another u wish to add about th	(see instru	is is community property ctions)

Debtor 1	Antonic Case 16-127 First Name	93 Doc 1 I	Filed 04/ଏକ/16 Entered 04/ଏକ/ଏକ Document Page 11 of 70	(i1kn7vi22: <u>44 Des</u>	sc Main
1.3Stre	et address, if available, or oth		Documativativativativativativativativativativ	the amount of any secur	•
City	State	Zip Code W	Other ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	ommunity property
you ha		pr ion you own for all c e that number here	her information you wish to add about this item, soperty identification number: of your entries from Part 1, including any entries forms.	or pages	
ou own th	at someone else drives. If youns, trucks, tractors, sport utili	lease a vehicle, also r	nny vehicles, whether they are registered or not? In eport it on Schedule G: Executory Contracts and Unexpes		
	Make Model: Year: Approximate mileage: Other information: 2007 Buick Lacross	Buick Lacross 2007 198000	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? \$5900.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secur	claims or exemptions. Put red claims on Schedule D: laims Secured by Property. Current value of the portion you own?

Debtor 1	AntonioCase 16-12793 Doc 1	Filed 04/41/41/16 Entered 04/41/41/16	6 (14 Desc	<u> Main</u>	
	First Name Middle Name	Document Page 12 of 70			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secured		
	Model: Year:	Debtor 1 only	Creditors Who Have Clair		
	Approximate mileage:		Croanors Who have clar	me deduced by 1 reporty.	
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cla	aims or exemptions. Put	
	Model:	one.	the amount of any secured	d claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Clair	ms Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
	Yes				
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cla	•	
	Model: Year:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Approximate mileage:	Debtor 1 only			
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cla	·	
	Model:	one.	the amount of any secured		
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Clai	ms Securea by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
5. Add	the dollar value of the portion you own for a	III of your entries from Part 2, including any entries f	for names		
	• •	e		00.00	

Doc 1 Antonio Case 16-12793

Filed 04Mu4h16 Entered 04d1Ah16 AA7i22:44 Desc Main Debtor 1 Page 13 of 70 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Used Furniture \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list

Debtor 1 Antonic Case 16-12793 Doc 1 Filed 04/Mu4/16 Entered 04/dr4/Mu6/mu7/22:44 Desc Main
First Name Document Page 14 of 70

Describe Your Financial Assets

Do	you own or have ar	ny legal or equitable inter	rest in any of the following	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (
17.	Deposits of money Examples: Checking, sav and other similar insti				
	✓ No ☐ Yes		Institution name:		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond funds, in	or publicly traded stocks vestment accounts with brokerage fi	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded sto an LLC, partnership, a	•	ed and unincorporated business	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Debi	First Name		SC Maili						
20.		Document Page 15 of 70							
20.	Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.								
	_	ents are those you cannot transfer to someone by signing or delivering them.							
	✓ No								
	Yes. Give specific information about	Issuer name:							
	them	issuel figure.							
		·	_						
0.4									
21.	Retirement or pension Examples: Interests in IR	n accounts RA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans							
	✓ No								
	Yes. List each	Type of account: Institution name:							
	account separately.	401(k) or similar plan:							
		Pension plan:							
		IRA:	_						
		Retirement account:							
		Keogh:							
		Additional account:							
		Additional account:							
22.	Security deposits and p								
		l deposits you have made so that you may continue service or use from a company s with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications							
	companies, or others	, man and ado, propara 1011, passio animaee (0.00110, gas), matery, to 0.001111111111111111111111111111111111							
	✓ No	locative time promote							
	Yes	Institution name: Electric:							
		Gas:							
		Heating oil:							
		Security deposit on rental unit: Prepaid rent:							
		· · · · · · · · · · · · · · · · · · ·							
		Telephone:							
		Water:							
		Rented furniture:							
		Other:	_						
23.		or a periodic payment of money to you, either for life or for a number of years)							
	✓ No	Issuer name and description:							
	Yes								

Debt	or 1	Antonid 2	<u>se 1</u>	6-12793	Doc 1		4/114/16	Entered Page 16		6 (1476) 22: <u>44</u>	Desc Main
24.				ition IRA, in a), 529A(b), and		a qualified /	ABLE progra	m, or under a	qualified stat	te tuition program.	
	No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):										
25.		sts, equita rcisable fo No		iuture interes	ts in property	(other than	anything list	ed in line 1), a	and rights or	powers	
		Yes. Descr	ibe								
26.	Еха		net dom	trademarks, to					is		
27.			ling per	, and other ge mits, exclusive			ociation holdin	gs, liquor licen	ses, profession	nal licenses	
Mor	ney (or prope	rty ov	ved to you?	?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds ow	ed to y	ou/ou							
		Yes. Give s _l about you al	them, ir eady fil	nformation ncluding whether led the returns ears	er					Federal: State: Local:	
29.		ily support		ump sum alimo	ny, spousal sup	pport, child su	upport, mainte	nance, divorce	settlement, pro	operty settlement	
		No Yes. Give s _l	pecific i	nformation						Alimony:	
										Maintenance: Support:	
										Divorce settlement Property settlemen	
30.		<i>nples:</i> Unpa	id wage	one owes you es, disability ins ity benefits; unp	urance payme	-		pay, vacation pa	ay, workers' coi	mpensation,	
		No Yes. Descri	oe								

Debt	or 1	AntonicCase 16 First Name	6-12793	Doc 1 Middle Name	Filed 04/41/4/16 Document	Entered 04/14/1/ Page 17 of 70	166 Ak 76 i 22:44 D	esc Main
31.		rests in insurance p mples: Health, disabi		rance; health		edit, homeowner's, or renter	r's insurance	
		No Yes. Name the insura of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar	mples: Accidents, em			I have filed a lawsuit or make claims, or rights to sue	ade a demand for paymer	nt	
		No Yes. Describe						
34.	to so	er contingent and under the contingent and under the continue of the continue	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
35.	Any	Yes. Describe financial assets yo	u did not alre	ady list				
		No Yes. Describe						
36.						es for pages you have att		
Part	5:	Describe Any B	usiness-Ro	elated Pro	pperty You Own or Ha	ave an Interest In. Lis	st any real estate ir	ı Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or	commissions	s you alread	ly earned			
39.	Offic	Yes. Describe ce equipment, furn nples: Business-rela			nodems, printers, copiers, fa	x machines, rugs, telephone	es, desks, chairs, electroni	c devices
		No Yes. Describe						

Deb	tor 1 Antonio ase I		bwa2. <u>44 Desc Main</u>	_
40.	First Name Machinery, fixtures, equ	Middle Name Documes Name Page 18 of 70 uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			_
41.	Inventory			
	✓ No			
	Yes. Describe			_
42.	Interests in partnershi	ps or joint ventures		
	✓ No	Name of onlike	ouro rahin:	
	Yes. Give specific	Name of entity: % of of	ownership:	
	information about them			
	шот			
43. (Customer lists, mailing	lists, or other compilations		
	✓ No			
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	☐ No			
	Yes. Descri	be		
44.	Any business-related p	roperty you did not already list		
	✓ No			
	Yes. Give specific			
	information			
			<u> </u>	
15 A	dd the dollar value of al	I of your entries from Part 5, including any entries for pages you have attached		_
	art 5. Write that number		▶	
Part		arm- and Commercial Fishing-Related Property You Own or Have a interest in farmland, list it in Part 1.	an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?		
	No. Go to Part 7.		Current value of the portion you own?	
	Yes. Go to line 47.		Do not deduct secured	
			claims or exemptions	
47.	Farm animals Examples: Livestock, pou	ultry, farm-raised fish		
	✓ No	*		
	Yes. Describe			_

Deb	tor 1	Antonio Case 16 First Name	5-12793	Doc 1 Middle Name	Filed 04/44 Documen			/14/1166/11k77v22: <u>44</u> 0	Desc	Main
48.	Cro	ps-either growing	or harvested		Bocamen		1 agc 15 01 1			
	✓	No								
		Yes. Describe							_	
49.	Farr	ո and fishing equip	oment, imple	ments, machi	nery, fixtures, and	l tools	s of trade			
	✓	No								
		Yes. Describe								
50.	Farr	m and fishing supp	lies, chemica	ls, and feed						
	✓	No								
		Yes. Describe							_	
51.		farm- and commer mples: Livestock, pou			ty you did not alre	ady li	st			
	✓	No								
		Yes. Describe							_	
52. A	dd th	e dollar value of all	of your entri	es from Part	6, including any e	ntries	for pages you have	attached		
for P	art 6.	Write that number	here					>		
Dort	7.	Dogoribo All Br	anarty Vau	Own or Ha	we an Interest	in Ti	hat You Did Not	List Abovo		
Part 53		ou have other prop					nat 100 Did Not	LIST ADOVE		
		mples: Season tickets								
	✓	No								
		Yes. Give specific information								
54. A	dd th	e dollar value of all	of your entri	es from Part	7. Write that numb	er he	re		>	
Part	8:	List the Totals of	of Each Pa	rt of this F	orm					
55. F	Part 1	: Total real estate, I	ine 2					>		
56. r	art 2	total vehicles, line	5		ΦE	900.00	.			
57. P	art 3:	: Total personal and	d household i	items, line 15	-	00.00	<u>) </u>			
58. P	art 4:	: Total financial ass	ets, line 36		<u></u>					
59. F	Part 5	: Total business-re	lated propert	y, line 45						
60. F	Part 6	: Total farm- and fi	shing-related	l property, lin	e 52					
61. F	Part 7	: Total other prope	rty not listed	, line 54				_		
62. 1	otal	personal property.	Add lines 56 th	nrough 61	<u>\$6</u>	200.00)	Copy personal property to	otal ▶	+ \$6200.00
cc -	-4-¹	of all proporty on S	ahaadada 45	۱ ماما انت - حج '	ina 62					\$6200.00

E:11	in this informs	Case 16-12793	Doc	1 Filed 04	1/14/1	6 Ent	ered 04	<u>1/1</u> 4/16	17:22:44	Desc Main	
	in this inform btor 1	ation to identify your case: Antonio			\//	ilson					
Der	OlOI I	First Name	М	iddle Name		ast Name		-			
	otor 2 ouse, if filing)	First Name	M	iddle Name	La	ast Name		-			
		ankruptcy Court for the:	Northern			of <u>Illinois</u>					
	se number					(State)					
,		Form 106C									Check if this is a amended filing
Sc	hedul	e C: The Prop	erty \	You Clain	n as	Exem	pt				12/1
info clain the For is to exe reco exe pro	rmation. Um as exem top of any each iten o state a suppled up eive certa mption of perty is dutil: Ident Which set You ar	e and accurate as posing the property you not. If more space is radditional pages, writh of property you classectific dollar amount to the amount of arin benefits, and tax-100% of fair market etermined to exceed the property You of exemptions are you de claiming state and federal e claiming federal exemption operty you list on Schedulers.	I listed or needed, for the your name as exempt as exempt at value und that ame are laiming? (I nonbankrupns. 11 U.S.	n Schedule A/E fill out and atta ame and case exempt, you m empt. Alternat cable statutor retirement fu nder a law tha nount, your exempt Check one only, ev ptcy exemptions. 1 c.C. § 522(b)(2)	3: Prope ich to the number ust spe ively, y y limit. nds—n at limit cemption	erty (Officents page and the county of the c	ial Form as many n). amount claim the xemption nlimited emption to be limite	106A/B) copies of of the ex full fair ns—such in dollar to a part ed to the	as your sour Fart 2: Addi cemption yo market valu n as those for amount. Ho icular dollar	rce, list the proper itional Page as no ou claim. One wa ue of the proper or health aids, ro owever, if you co r amount and th	erty that you ecessary. On ay of doing so rty being rights to claim an ne value of the
	Brief desc	ription of the property a lle A/B that lists this pro	nd line Coperty the	-	Amo	unt of the	exemption box for each	you claim	•	ecific laws that allo	w exemption
			Sc	chedule A/B							
	Brief description	: Used Clothing		\$100.00	V					735 ILCS 5/12	:-1001(a)
	Line from Schedule A						\$100. market valu	e, up to any	,		
	Brief				a	applicable s	tatutory limit			735 ILCS 5/12	2-1001(b)
	description	Used Furniture		\$200.00	✓		\$200.	.00			
	Line from Schedule A	/B: <u>06</u>					market valu tatutory limit		,		
3.	(Subject to	aiming a homestead exer adjustment on 4/01/19 and id you acquire the property	every 3 yea	ars after that for ca	ses filed o			•			

Antonic Case 16-12793
First Name Filed 04/14/16 Entered 04/14/16 11-70:22:44 Desc Main Doc 1 Debtor 1 Document the Document Page 21 of 70 Additional Page Part 2: Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B

100% of fair market value, up to any

applicable statutory limit

\$5,900.00

Brief

description: Line from

Schedule A/B:

2007 Buick Lacross

03

735 ILCS 5/12-1001(c)

		Case 16-12793	Doc 1 Filed (04/14/16 Entered 04/14/	/16 17·22·44	Desc Main	
Fill	in this inform			<u> </u>	10 17.22.44	Desc Main	
Deb	otor 1	Antonio First Name	Middle Name	Wilson Last Name			
	otor 2 ouse, if filing		Middle Name	Last Name			
	ited States Base	ankruptcy Court for the: No	orthern	District of Illinois (State)			
(If ki	ficial F	First Name					
Be a	as complor rect infor n. On the	ete and accurate as po mation. If more space top of any additional	ossible. If two mar is needed, copy t pages, write your	rried people are filing together he Additional Page, fill it out, ı	, both are equall	y responsible for	supplying
	✓ Yes. F	fill in all of the information belo	•	r other schedules. You have nothing else t	to report on this form.		
Par	t 1: List A	All Secured Claims					
2.	claim. If mo	ore than one creditor has a par	ticular claim, list the othe	er creditors in Part 2. As much as	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	claim. If mo possible, lis Groove Dis Creditor's Notes	ore than one creditor has a par to the claims in alphabetical or tibution ame tine St #202	ticular claim, list the other der according to the creating to the creating to the creating to the property	er creditors in Part 2. As much as ditor's name. y that secures the claim:	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
	Groove Dis Creditor's N 346 N Just Number Chicago City Who owes	tibution ame tine St #202 Street Illinois 60607 State ZIP Code s the debt? Check one.	Describe the property Buick , Lacross Value As of the date you file Contingent Unliquidated Disputed	er creditors in Part 2. As much as ditor's name. y that secures the claim: e: \$5,900.00 e, the claim is: Check all that apply.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
	claim. If mo possible, lis Groove Dis Creditor's Ni 346 N Just Number Chicago City Who owes Debtor	tibution ame tine St #202 Street Illinois 60607 State ZIP Code sthe debt? Check one.	Describe the property Buick , Lacross Value As of the date you file Contingent Unliquidated Disputed Nature of lien. Check	er creditors in Part 2. As much as ditor's name. y that secures the claim: s: \$5,900.00 e, the claim is: Check all that apply. all that apply.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
	Claim. If mo possible, lis Creditor's N's 346 N Just Number Chicago City Who owes Debtor Debtor At leass another Check comm	tibution ame tine St #202 Street Illinois 60607 State ZIP Code the debt? Check one. 1 only 2 only 1 and Debtor 2 only t one of the debtors and r if this claim relates to a unity debt	Describe the property Buick , Lacross Value As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan) Statutory lien (suci	er creditors in Part 2. As much as ditor's name. y that secures the claim: e: \$5,900.00 e, the claim is: Check all that apply. all that apply. a made (such as mortgage or secured the as tax lien, mechanic's lien) n a lawsuit right to offset)	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

		Case 16-12793		Filed 0	4/14/16	Entered 04	<u>4/1</u> 4/16 17:22:4	4 Desc	Main	
Fill ir	this informa	ation to identify your case:				go _0 o.				
Debt	or 1	Antonio First Name	Middle	Name	Wilson Last N		-			
Debt (Spo		First Name	Middle	Name	Last N	ame	-			
Unite	ed States Ba	nkruptcy Court for the:	Northern		_ District of Illi	nois state)	-			
Case (If kn	e number own)				(3	orace)	-			
Off	icial Fo	rm 106E/F						Chec	ck if this is ar	amended filing
		le E/F: Cred	ditors V	Vho F	lave U	nsecure	d Claims			12/15
party 106A/ are lis the bo	to any exect B) and on Sted in School oxes on the	and accurate as possible sutory contracts or une some schedule G: Executory adule D: Creditors Who seleft. Attach the Continual of Your PRIORITY	opired leases that Contracts and U Hold Claims Se Uation Page to t	at could result for the secured by t	sult in a claim. Leases (Officia Property. If mo	Also list executoral Form 106G). Do ore space is need	ory contracts on <i>Sched</i> o not include any credi led, copy the Part you	<i>lule A/B: Prop</i> tors with parti need, fill it out	erty (Officia ally secured t, number th	Il Form I claims that e entries in
1.		ditors have priority uns			2					
	_ ′	o to Part 2.	ecureu ciaims a	ganist you	·					
	identify what possible, lis Part 1. If mo	our priority unsecured of type of claim it is. If a clain it is. If a clain it he claims in alphabetica ore than one creditor hold lanation of each type of cl	im has both priori al order according s a particular clai	ty and nonp to the cred m, list the o	riority amounts, itor's name. If y ther creditors in	list that claim here ou have more than Part 3.	e and show both priority an two priority unsecured of	nd nonpriority a	amounts. As	much as
								Total claim	Priority amount	Nonpriority amount
		ealth & Family Serv		—— Las	st 4 digits of a	count number		\$0.00	\$0.00	\$0.00
	Priority Cred	ditor's Name PO Box 19405			en was the de	-	n/a			
	Debtor Debtor Debtor At least Check		other	Typ	Contingent Unliquidated Disputed e of PRIORITY Domestic supp Taxes and cert Claims for dea intoxicated	r unsecured clain port obligations ain other debts you th or personal inju	u owe the government			
	Olivia Frank	lin ditor's Name		—— Las	st 4 digits of a	count number_		\$0.00	\$0.00	\$0.00
		8206 S Emerald		Wh	en was the de	bt incurred?	n/a			
	Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 4 Check	,	other	Typ	Contingent Unliquidated Disputed e of PRIORITY Domestic supp Taxes and cert Claims for dea intoxicated	r unsecured clain port obligations ain other debts you th or personal inju	u owe the government	-		

Doc 1 Filed 04/14/16 Entered 04/14/16 Ariv22:44 Desc Main Document Page 24 of 70 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AT&T TEL CU \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 5550 W. TOUHY AVE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SKOKIE Illinois 60077 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 Chicago Public Library \$40.00 Last 4 digits of account number Nonpriority Creditor's Name 400 S. State St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago . Illinois 60605 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? I✓I No Yes 4.3 City of Chicago Parking \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Is the claim subject to offset? ✓ No Yes

Debtor 1

Debtor 1 Antonio Case 16-12793 Doc 1 Filed 04/114/16 Entered 04/11/4/16 (11/17) 22:44 Desc Main

	Pirst Name Middle Name Docum	ientine Page 25 of 70	
Part	2: Your NONPRIORITY Unsecured Claims - Continu	uation Page	
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONVERGENT OUTSOURCING	Last 4 digits of account number 7344	\$190.00
	Nonpriority Creditor's Name	<u>——</u>	
	Po Box 9004 Number Street	When was the debt incurred? 10/1/2014	
		As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	Renton Washington 98057 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.5	Diane Bell	Look & Political Community	\$6,330.00
1.0	Nonpriority Creditor's Name	— Last 4 digits of account number	ψ0,330.00
	1522 W School Unit E Number Street	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	ChicagoIllinois60657CityStateZip Code	_ 	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	H	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?		
	<u>✓</u> No		
	Yes		
4.6	Larry J Meyer	— Loot A digito of account number	\$1,680.00
	Nonpriority Creditor's Name	— Last 4 digits of account number	
	205 W Randolph # 820 Number Street	When was the debt incurred?n/a	
	Transci Greet	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinoi-	Unliquidated	
	ChicagoIllinois60606CityStateZip Code		
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other, Specify	

✓ No Yes

Is the claim subject to offset?

✓ Other. Specify ____

Debtor 1 Antonic Case 16-12793 Doc 1 Filed 04Mu4/16 Entered 04/414/16 / Ariv22:44 Desc Main First Name Document Page 26 of 70

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.7		Last 4 digits of account number	\$500.00
		When was the debt incurred?	
	Number Street	<u></u>	
	Mercy Hospital Nonpriority Creditor's Name 2525 S. Michigan Avenue Number Street Chicago Illinois 60616 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes Peoples Gas Nonpriority Creditor's Name 200 E. Randolph Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes PLS Financial Services, Inc. Nonpriority Creditor's Name One South Wacker Drive, 36th Floor Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Yes PLS Financial Services, Inc. Nonpriority Creditor's Name One South Wacker Drive, 36th Floor Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	•	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Mercy Hospital Nonpriority Creditor's Name 2525 S. Michigan Avenue Number Street Chicago Illinois 60616 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes Peoples Gas Nonpriority Creditor's Name 200 E. Randolph Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes PLS Financial Services, Inc. Nonpriority Creditor's Name One South Wacker Drive, 36th Floor Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	✓ Other. Specify	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	Peoples Gas	Last 4 digits of account number	\$700.00
	Nonphonty Creditor's Name	When was the debt incurred?	
	Mercy Hospital Nonpriority Creditor's Name 2525 S. Michigan Avenue Number Street	As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60601	Contingent	
	- 7	Unliquidated	
		Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	<u>'</u>	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	片	Debts to pension or profit-sharing plans, and other similar debts	
	-	✓ Other. Specify	
	Yes		
49	PLS Financial Services. Inc.		\$400.00
	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ100.00
		When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. Image: Check one. Image: Check one. Image: Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Image: At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to offset? Image: All of the claim subject to of	Contingent	
	Chicago Illinois 60606	Unliquidated	
	- 7	☐ Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	≝ ′	Obligations arising out of a separation agreement or divorce that	
		you did not report as priority claims	
	블	Debts to pension or profit-sharing plans, and other similar debts	
	Mercy Hospital Nonpriority Creditor's Name 2525 S. Michigan Avenue Number Street Chicago Illinois 60616 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offset? No Yes Peoples Gas Nonpriority Creditor's Name 200 E. Randolph Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offset? No Yes PLS Financial Services, Inc. Nonpriority Creditor's Name One South Wacker Drive, 36th Floor Number Street Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	✓ Other. Specify	
	Yes		

Debtor 1 Antonic Case 16-12793 Doc 1 Filed 04/014/16 Entered 04/014/16 @Add Add 22:44 Desc Main
First Name Document Page 27 of 70

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Antoni Case 16-12793 Doc 1
First Name Middle Name

	After listing any entries on this page, number them beginning	with 4.5. followed by 4.6. and so forth.	Total claim		
и 10	Provident Hospital		\$400.00		
7.10	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ400.00		
	500 E 51st St Number Street	When was the debt incurred?n/a			
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago Illinois 60615				
	City State Zip Code	Disputed			
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify			
	Is the claim subject to offset?	• Outer: Opeony			
	✓ No				
	Yes				
4.11	RENT RECOVER	Last 4 digits of account number 2061	\$2,199.00		
N	Nonpriority Creditor's Name	When was the debt incurred? 9/1/2011			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	✓ Other. Specify			
	Is the claim subject to offset?				
	☑ No				
	Yes				
4.12	RGS FINANCIAL	Last 4 digits of account number 2423	\$198.00		
	Nonpriority Creditor's Name 1700 JAY ELL DR STE 200	When was the debt incurred? 9/1/2013			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	RICHARDSON Texas 75081	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.				
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No	<u> </u>			
	Yes				

Part 2: Antonio Case 16-12793 Doc 1 Filed 04/MI4/16 Entered 04/A/MI6 (Araiva 2:44 Desc Main Page Page 28 of 70

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.13	Sprint	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name P.O. Box 219554	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kansas City Missouri 64121	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?	Culon opening	
	✓ No		
	Yes		
4.14	St. Bernard Hospital	Last 4 digits of account number	\$700.00
	Nonpriority Creditor's Name 326 W 64th St	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
-		Contingent	
		Unliquidated	
	ChicagoIllinois60621CityStateZip Code		
	Who incurred the debt? Check one.	☐ Disputed Type of NONPRIORITY unsecured claim:	
	<u> </u>	☐ Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	片	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify	
	Is the claim subject to offset?		
	言		
	Yes		
4.15	Stellar Rec Nonpriority Creditor's Name	Last 4 digits of account number 3310	\$189.00
		When was the debt incurred? 1/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	□ Debts to pension or profit-sharing plans, and other similar debts☑ Other. Specify	
	Is the claim subject to offset?	Unidi. Opedily	
	✓ No		
	Yes		

Part 2: Antonic Case 16-12793 Doc 1 Filed 04/14/16 Entered 04/14/16 1/2022:44 Desc Main

Part 2: Antonic Case 16-12793 Doc 1 Filed 04/14/16 Entered 04/14/16 1/2022:44 Desc Main

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Antoni Case 16-12793 Doc 1
First Name Middle Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.16	STELLAR RECOVERY INC		\$844.00
	Nonpriority Creditor's Name	Last 4 digits of account number 3676	ψο :σο
	Number Street	When was the debt incurred?2/1/2012	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.17	US Cellular	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name Dept 0205	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	PalatineIllinois60055CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	<u></u>	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.18	WOW Nonpriority Creditor's Name	Last 4 digits of account number	\$400.00
	PO Box 4350	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream Illinois 60197	Unliquidated	
	Carol StreamIllinois60197CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	Debtor 1 and Debtor 2 only	you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?		
	Yes		

Debtor 1 Antoni Case 16-12793 Doc 1 Filed 04/11/4/16 Entered 04/11/4/16 (1/14/1/16) (1/14/

Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.					
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	- \$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00	
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$0.00	
	_	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	. \$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
		Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$21,170.00	
	6j.	Total. Add lines 6f through 6i.	6j.	\$21,170.00	

Fill in this inform	Case 16-12793 nation to identify your case		4/14/16 Entered	<u>1 04/1</u> 4/16 17:22:44	Desc Main			
FIII III UIIS II IIOITI	lation to identity your case	; .	J					
Debtor 1	Antonio		Wilson					
	First Name	Middle Name	Last Name					
Debtor 2	N 							
(Spouse, if filing) First Name	Middle Name	Last Name					
United States B	ankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								
(II KIIOWII)								
Official	Form 106G				Check if this is an amended filing			
Official	1 01111 1000				ariended illing			
Schedul	le G: Execute	ory Contracts	and Unexpire	d Leases	12/15			
	d, copy the additional pa				ing correct information. If more onal pages, write your name and			
1. Do you h	ave any executory	contracts or unexpired	l leases?					
No. Che	eck this box and file this for	m with the court with your othe	r schedules. You have nothi	ng else to report on this form.				
✓ Yes. Fill	Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).							
				n state what each contract or le xamples of executory contracts an				
Person	or company with whon	n you have the contract or le	ease	State what the contrac	t or lease is for			
2.1 Pavlette E	Brown			Other,				
Name				Other,				
				Residential Lease				

1025 W 110th St Number

Chicago City Street

Illinois State 60643 Zip Code

		Case 16-1279:	3 Doc 1 Filed 0	4/14/16 Entered (<u>04/1</u> 4/16 17:22:44	Desc Main
Fill	in this inform	ation to identify your case		<u> </u>	4/10 17.22.44	Desc Main
De	btor 1	Antonio		Wilson	_	
De	btor 2	First Name	Middle Name	Last Name		
	ouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois	_	
	se number (nown)			(State)	_	
	<u> </u>					Check if this is a
\bigcirc 1	fficial F	Form 106H				amended filing
Sc	hedul	e H: Your Co	odebtors			12/1
1.	✓ No Yes		•	list either spouse as a codebto	,	ies include Arizona, California, Idaho,
۷.	Louisiana, N	•	erto Rico, Texas, Washington,		anity property states and territori	es include Anzona, Calilonnia, Idano,
	Yes. D		oouse, or legal equivalent live v	vith you at the time?		
			tate or territory did you live? _	Fill in the I	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	-	
		Number Street			-	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. N	Make sure you have listed the		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in t	his information to identify	v vour case:		4/16 17	7:22:44 De	sc Main	
			•	, 55 61 76			
Debtor 1	Antonio First Name	Middle Name	Wilson Last Name				
Debtor 2		Middle Name	Last Name		Check if this is:		
	if filing) First Name	Middle Name	Last Name		An amended f	iling	
	tates Bankruptcy Court for the:	Northern	District of Illinois			showing post-petition chapte	er 13
Case nur	mhar		(State)		·	· ·	
(If known)					MM / DD / YY	YY	
Offici	ial Form 106I						
Sche	edule I: Your Inc	ome				1	2/15
ages,	ation about your spouse write your name and ca	se number (if known).			orm. On the to	p of any additional	
1	. Fill in your employment		Debtor 1		Debtor 2		
	information.	Employment status					
	If you have more than one job,	Employment status			Employed Not Employe	d	
	attach a separate page with information about additional	Occupation			_		-
	employers.	Employer's name					-
	Include part time, seasonal, or self-employed work.	Employer's address	Number Street		Number Street		-
	Occupation may include				-		-
	student or homemaker, if it applies.				-		-
	or nomemaker, in applies.		City	State Zip Code	City	State Zip Code	-
		How long employed there)?				
Part 2	: Give Details About I	Monthly Income					
	te monthly income as of the	•	Lhave nothing to report	for any line, write \$0 in the	enace Include vour	non-filing enouge unless you	
are sep	arated.						
-	r your non-filing spouse have mo ate sheet to this form.	re than one employer, combine	e the information for all e	employers for that person o			l
				For Debtor 1	For Debtor 2 o non-filing spor		
	st monthly gross wages, salar ductions.) If not paid monthly, ca	•		\$1,931.80			
2 E	etimate and list monthly over	timo nav	2	± \$0.00			

\$1,931.80

4. Calculate gross income. Add line 2 + line 3.

Filed 04/14/16 Debtor 1 Antonio Case 16-12793 Entered @4414/16 17:22:44 Desc Main Doc 1 Middle Name Documentame Page 34 of 70 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$1,931.80 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$273.02 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$263.79 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$536.81 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,394.99 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10.Calculate monthly income. Add line 7 + line 9. \$1,394.99 \$1,394.99 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,394.99 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

	Case 16-12793		./14/16 Entered 04/	14/16 17:22:44	Desc Ma	in
Fill in this inform	ation to identify your case	:	- J			
Debtor 1	Antonio		Wilson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Nove	Loot Name	Check if this is:		
(Opouse, ii iiiiig	rirst mame	Middle Name	Last Name	An amended filing		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois	A supplement sho expenses as of the		
Case number			(State)	expenses as or the	; lollowing date) .
(If known)	_			MM / DD / YYYY		
Official F	orm 106J					
		nancac				40/4
Schedul	e J: Your Ex	penses				12/1
information. If m			filing together, both are equally orm. On the top of any additiona			mber
Part 1: Desc	ribe Your Househo	ld				
1. Is this a joint	case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live in a se	parate household?				
	1 No					
_				_		
L	·	· ·	es for Separate Household of Debto	or 2.		
2. Do you have	=					
Do not list De Debtor 2.		s. Fill out this information for ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe with you?	endent live
3. Do your exp	A NI.					
expenses of than	people other)				
yourself and	your Ye	S				
dependents	?					
Part 2: Estim	nate Your Ongoing	Monthly Expenses				
-	f a date after the bankru		ou are using this form as a supp lemental Schedule J, check the	-	-	e
		sh government assistance it on Schedule I: Your Income			,	Your expenses
	or home ownership expe the ground or lot. 4.	enses for your residence. Incl	ude first mortgage payments and		4.	\$450.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or renter'	s insurance			4b.	\$0.00
4c. Home m	aintenance, repair, and up	keep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

ebtor 1 Antonio Case 16-12793 Doc 1 Filed 04/114/16 Entered 04/114/116 (14/76)22:44 Desc Main

Document Page 36 of 70 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$75.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$50.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$125.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$5.00 9. 10. Personal care products and services \$5.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$75.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$59.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$400.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1 Antonio Case 16-12793 Doc 1 Filed 04/Mid-M16 Entered O4/A/Mid-M16 (14/7):22:44 First Name Documer Name Documer Name Page 37 of 70	Desc Main	
21. Other . Specify:	21	\$0.00
	_,	
22. Calculate your monthly expenses.		\$1,244.00
22a. Add lines 4 through 21.	_	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	_	\$1,244.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	
23.Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$1,394.99
23b. Copy your monthly expenses from line 22 above.	23b	\$1,244.00
23c. Subtract your monthly expenses from your monthly income.		\$150.99
The result is your monthly net income.	23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your		
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
✓ No		
Yes		
Explain here:		

page 3

		Case 16-1279	2 Doc 1 Filad (04/14/16 En	<u>stered 04/1</u> 4/16 17:22	2:44 Dose Main
Fill	in this inform	nation to identify your cas		14/14/10 F1	<u>(1818) (1471</u> 4/10 17.22	44 Desciviani
Del	otor 1	Antonio		Wilson		
	_	First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois		
Cor		, ,		(State)		
	se number nown)					
Of	ficial F	Form 106De	<u>·C</u>		<u> </u>	Check if this is a amended filing
De	clarat	ion About a	n Individual De	ebtor's Sch	nedules	12/1
lf tw	o married p	eople are filing togethe	er, both are equally respons	sible for supplying o	correct information.	
	t 1: Sign		eone who is NOT an attorne	y to help you fill out	t bankruptcy forms?	
	✓ No					
	Yes. N	Name of person			kruptcy Petition Preparer's Notice, Official Form 119).	Declaration, and
	•	nalty of perjury, I declare	e that I have read the summ	ary and schedules	filed with this declaration and	
×	/s/ Anton	io Wilson		*		
	Signature o	of Debtor 1		S	Signature of Debtor 2	
	Date 4/14/	2016 DD/YYYY		[Date	

		Case 16-12793 tion to identify your case:	Doc 1	Filed 04/14/16	Entered 04/1 <mark>4/16 17:</mark>	22:44 D	esc Main
Debto	or 1	Antonio		Wilson			
Debto	or 2	First Name	Middle N				
	se, if filing)		Middle N				
		nkruptcy Court for the:	Northern	District of <u>Illino</u> (Sta	-		
(If know	number wn)						
Offi	cial F	orm 107					Check if this is a amended filing
Stat	temen	t of Financia	ıl Affairs	for Individua	ls Filing for Ban	kruptcy	12/1
					, both are equally responsible		correct information. If more known). Answer every question
		•		and Where You Live		ise manifer (ii	allowing. Allower every question
Part 1				and Where fou Live	ed Belore		
1.	_	our current marital statu	is?				
	Marrie ✓ Not m	ed narried					
2.	During the	e last 3 years, have you l	ived anywhere o	ther than where you live I	now?		
	✓ No						
	Yes. L	ist all of the places you live	ed in the last 3 year	rs. Do not include where yo	u live now.		
	Debto	or 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
	Debio						
	Desico				Same as Debtor 1		Same as Debtor 1
		er Street		From			Same as Debtor 1
		er Street			Same as Debtor 1 Number Street		_
	Numbe		Zin Codo	From	Number Street	Zin Codo	— From
		er Street State	Zip Code	From		Zip Code	— From
	Number City	State	Zip Code	From To	Number Street City State Same as Debtor 1	Zip Code	From To Same as Debtor 1
	Number City		Zip Code	From	Number Street City State	Zip Code	— From — To
	Number City	State	Zip Code	From	Number Street City State Same as Debtor 1	Zip Code	From To Same as Debtor 1 From

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Page 40 of 70 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions, Wages, commissions, \$10000.00 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, \$7500.00 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and

	exclusions)	exclusions)
From January 1 of current year until the date you filed for bankruptcy:		
For last calendar year: (January 1 to December 31, 2015) YYYY		
For the calendar year before that: (January 1 to December 31, 2014) YYYY		

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First Name Doc 1

List Certain Payments You Made Before You Filed for Bankruptcy										
e either Debtor 1's	or Debtor 2's	debts primarily cor	nsumer debts?							
		tor 2 has primarily of usehold purpose."	consumer debts. Cons	sumer debts are defined in 1°	I U.S.C. § 101(8) as "incurre	ed by an individual primarily				
During the 90	0 days before yo	ou filed for bankruptcy	, did you pay any credite	or a total of \$6,425* or more?						
No. Go	to line 7.									
to	otal amount you	paid that creditor. Do	not include payments f	more in one or more paymer or domestic support obligatio a attorney for this bankruptcy o	ns, such as					
* Subject to a	* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.									
Yes. Debtor 1 or	Debtor 2 or b	oth have primarily	consumer debts.							
During the 90	0 days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?						
✓ No. Go	to line 7.									
☐ ☐ Yes. Li	st below each c	reditor to whom you p	aid a total of \$600 or mo	ore and the total amount you	paid					
th	at creditor. Do	not include payments	for domestic support o	bligations, such as child supp						
aı	lmony. Also, do	not include payments	to an attorney for this b	ankruptcy case.						
			Dates of payment	Total amount paid	Amount you still owe	Was this payment for				
Creditor's Name	;		-			Mortgage				
Number Street			-			Car Credit card				
						Loan repayment				
			<u>.</u>			Suppliers or				
City	State	Zip Code				vendors Other				
				_		- Mortgage				
Creditor's Name)					Car				
Number Street			-			Credit card				
			-			Loan repayment				
0.7	01-1-	7: 0: 1:	-			Suppliers or				
City	State	Zip Code				vendors Other				
Creditor's Name	1				-	- Mortgage				
			-			Car				
Number Street	:					Credit card				
			-			Loan repayment Suppliers or				
City	State	Zip Code	-			vendors				

Other

AntonioCase 16-12793 Doc 1 Filed 04M14M16 Entered 04M14M16 AA7i22:44 Desc Main Debtor 1 Document Page 42 of 70 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 AntonicCase 16-12793
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

	such matters, includ			party in any lawsuin nims actions, divorces				stody modifications, and contract
	lo 'es. Fill in the details.							
ш .			Nature	of the case	Court or ag	iencv		Status of the case
	Case title					,		Pending
					Court Name)		On appeal
	Case number				Number Str	eet		- Concluded
								<u>-</u>
					City	State	Zip Code	
	Case title							Pending
	Cara asserban				Court Name	•		On appeal
	Case number				Number Str	eet		- Concluded
					City	State	Zip Code	-
	Yes. Fill in the inform	iation below.		Describe the prop	perty		Date	Value of the property
	Creditor's Name			Explain what happ	nonod			
	Number Street			Ехріані жнаснарі	perieu			
	Number Street			Property was re	enossessed			
				Property was for				
				Property was g				
	City	State	Zip Code		ittached, seized, o	r levied.		
				Describe the prop	perty		Date	Value of the property
	Creditor's Name			Franksia subat bassu				
	Niverban Office			Explain what happ	penea			
	Number Street			Droporti was r	opososod			
				Property was re				
				Property was g				
	City	State	Zip Code	Property was a	ittached, seized, o	r levied.		

Deb	tor 1		<u>ป 04/ปล/16 Entered </u> 04/ปล/ป ธ ป.สะวะ22: cumeที่ที่*** Page 44 of 70	44 Desc	<u>Main</u>
11.			reditor, including a bank or financial institution, set of	ff any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
	✓	No Yes			
Part		List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you go No Yes. Fill in the details for each gift.	give any gifts with a total value of more than \$600 per	person?	
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		<u> </u>		1	

		FIRST Name	Mildale Name	ocument Page 45 of 70 Page 45 of 70		
14.	With	nin 2 years before you f		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details for	each gift or contribution.			
	_	Gifts with a total value per person		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		-		
				-		
		Number Street		_		
Dow'		•	ate Zip Code			
Part 15.	With			you filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	<u> </u>	bling?				
	Ш	Yes. Fill in the details. Describe the property how the loss occurred	-	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
		now the loss occurred		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	1000	
Part	7:	List Certain Payme	nts or Transfers			
16.	seek	ing bankruptcy or prep	aring a bankruptcy petition			ne you consulted about
	_	No	oldy petition preparers, or cred	dit counseling agencies for services required in your bankrupto	у.	
	✓	Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Semrad Law Firm - \$350.00	4/12/2016	\$350.00
		Person Who Was Paid		_ - - - - - - - - -		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		20 South Clark Street 28	8th Floor			
		Number Street				
		Chicago Illin	nois 60606			
		City Sta	ate Zip Code	_		
		Email or website address				
		Person Who Made the P	ayment, if Not You		<u> </u> 	
		Person Who Was Paid		-		
		Number Street		- -		
		City Sta	ate Zip Code	-		
		Email or website address		-		
		Person Who Made the P	ayment, if Not You			

Debtor 1 Antonio Case 16-12793 Doc 1 Filed 04/M14/16 Entered 04/41/4/16 (Ak-76)/22:44 Desc Main

Deb	tor 1	AntonicCase 16-12793 First Name	3 Doc 1 File Middle Name Do	<u>d 04/4/4/16</u> ocument	Entered 04/1/4 Page 46 of 70	/11.6 (11.76.122)	44 Desc	Main	
17.	you	nin 1 year before you filed for deal with your creditors or to not include any payment or trans	make payments to you	ır creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	hin 2 years before you filed for nary course of your business and both outright transfers and to sfers that you have already listed No Yes. Fill in the details.	s or financial affairs? ransfers made as securit					-	
	Ц	Too. I ill ill the detaile.		Description and property transfe			property or paymets		Date transfer was made
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed asset-protection. No		transfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		Description on	-1	tuan afanna d			Data tuanafan
				Description an	d value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 AntonicCase 16-12793
First Name Filed 04/ଘୟ/16 Entered 04/ଘୟ/16 ଘୁଡ଼:22:44 Desc Main Documenter Page 47 of 70 Doc 1 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other finance eratives, associations, and other financial institution	cial accounts; certificates of deposit				
		No Yes. Fill in the details.					
			Last 4 digits of account number	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	— XXXX-		ecking ings		
		Number Street			ney market kerage er		
		City State Zip Code					
		Person Who Was Paid	XXXX-	Sav	ecking ings		
		Number Street	_		ney market kerage er		
		City State Zip Code	<u> </u>		51		
21.	valua	ou now have, or did you have within 1 year beforebles? No Yes. Fill in the details.	ore you filed for bankruptcy, any Who else had access to it?	safe deposit	box or other depositor Describe the contents		Do you still
							have it?
		Name of Financial Institution	Name				☐ No ☐ Yes
		Number Street	Number Street				_
		City State Zip Code	City State	Zip Code			
22.	Have	you stored property in a storage unit or place	other than your home within 1 y	ear before y	ou filed for bankruptcy?	?	
		No Yes. Fill in the details.					
			Who else had access to it?		Describe the contents	3	Do you still have it?
		Name of Storage Facility	Name				☐ No
		Number Street	Number Street				Yes
			City State 2	Zip Code			
		City State Zip Code					

Deb	tor 1	First Name Middle Name	Docum	≝ nt™ Paç	ntered 04/1 ge 48 of 70	AAL6 பெரும் 22:44 Desc Mair	1
Par	9:	dentify Property You Hold or Control	l for Some	one Else			
23.	_	you hold or control any property that someone No	e else owns? I	nclude any pro	perty you borro	wed from, are storing for, or hold in true	st for someone.
	Ц	Yes. Fill in the details.	Where is th	ne property?		Describe the contents	Value
		Owner's Name	Number Str	eet		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code					
Par	10:	Give Details About Environmental In	formation				
For		urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material ir cluding statutes or regulations controlling the clear	nto the air, land	, soil, surface wa	iter, groundwater,	•	
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispos	•	vironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Re	oort al	notices, releases, and proceedings that you know	about, regardle	ess of when they	occurred.		
24.	Has	any governmental unit notified you that you n	nay be liable o	or potentially lia	able under or in	violation of an environmental law?	
	<u> </u>	No Yes. Fill in the details.					
	Ц	103. I ili ili tilo dotalis.	Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Str	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	rdous material	?		
	Y	No					
	Ц	Yes. Fill in the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Str			-	
			_			_	
			City -	State	Zip Code		
		City State Zip Code					

Debt	or 1	Antonic Case 16-127 First Name	793 Doc 1 Middle Name	Filed 04/ปล/16 Documeที่ใช้ ^{me}	Entered 04/14 Page 49 of 70	h166 (11km/ki22: <u>44</u>	Desc Main
26.	Hav	e you been a party in any j	judicial or administra	ative proceeding under	any environmental law	? Include settlements	and orders.
		No					
	Ш	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
		Coop title		,			case
		Case title		Court Name			Pending
							On appeal
		Case number		Number Street			Concluded
				City Stat	te Zip Code		
Part	11:	Give Details About Y	our Business or	Connections to A	ny Business		
27.	With	nin 4 years before you filed	d for bankruptcy, did	you own a business o	r have any of the follow	ing connections to any	y business?
		A sole proprietor or self	f-employed in a trade,	profession, or other activ	rity, either full-time or part	-time	
) or limited liability partne	ership (LLP)		
		A partner in a partnersl An officer, director, or n		a corporation			
				y securities of a corporati	ion		
	✓	No. None of the above applie	es. Go to Part 12.				
		Yes. Check all that apply about	ove and fill in the detail				
				Describe the na	ature of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
					_		
		Number Street		Name of accou	Name of accountant or bookkeeper		ess existed
		City State	e Zip Code			From	To
				Describe the na	ature of the business		entification number Do not al Security number or ITIN.
						EIN:	a security number of friit.
		Business Name					
		Number Street		Name of accou	ntant or bookkeeper	Dates busine	ss existed
		City State	e Zip Code			From	To
				Describe the na	ature of the business		entification number Do not
							al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accou	ntant or bookkeeper	Dates busine	ss existed
		City State	e Zip Code			From	То

Debtor 1				<u>:ntered</u>	Desc Main
	First Name	Middle Name DC	ocum e nte Pa	ge 50 of 70	
	thin 2 years before you filed for beditors, or other parties.	ankruptcy, did you g	ive a financial statem	nent to anyone about your business? In	clude all financial institutions,
✓	No Yes. Fill in the details below.				
	100. Till ill till detaile below.		Date issued		
	Name		MM/DD/YYYY		
	Number Street		-		
	City State	Zip Code	-		
Part 12:	Sign Below				
and	correct. I understand that making	g a false statement, o	concealing property,	nents, and I declare under penalty of pe or obtaining money or property by frau 0 years, or both. 18 U.S.C. §§ 152, 1341,	d in connection with a
	Signature of Debtor 1			Signature of Debtor 2	
	D-1- 4/44/0010			Date	
	Date 4/14/2016			Date	
Did		our Statement of Fin	ancial Affairs for Ind	ividuals Filing for Bankruptcy (Official	Form 107)?
_		our Statement of Fin	ancial Affairs for Ind		Form 107)?
_	you attach additional pages to Yo	our Statement of Fin	ancial Affairs for Ind		Form 107)?
✓	you attach additional pages to Yo			ividuals Filing for Bankruptcy (Official	Form 107)?
✓	you attach additional pages to Yo No Yes you pay or agree to pay someone			ividuals Filing for Bankruptcy (Official t bankruptcy forms?	
✓	you attach additional pages to Yo No Yes you pay or agree to pay someone			ividuals Filing for Bankruptcy (Official	n Preparer's Notice,

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Antonio Wilson	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSAT	ION OF ATTORNEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing o rendered or to be rendered on behalf of the debtor(s) in corr	f the petition in bankruptcy, or agreed	d to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.0
	Prior to the filing of this statement I have received		\$350.0
	Balance Due		\$3,650.0
2.	The source of the compensation paid to me was:		
	Debtor Other (spec	cify)	
3.	The source of the compensation paid to me is:		
	Debtor Other (spec	cify)	
4.	I have not agreed to share the above-disclosed compermembers and associates of my law firm.	nsation with any other person unless	they are
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the at the people sharing in the compensation, is attached.		
5.	In return for the above-disclosed fee, I have agreed to rend a. Analysis of the debtor's financial situation, and rende bankruptcy;		
	b. Preparation and filing of any petition, schedules, sta	tements of affairs and plan which ma	y be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

Case 16-12793 Doc 1 Filed 04/14/16 Entered 04/14/16 17:22:44 Desc Main Document Page 52 of 70 Services:

	CERTIFICATION
I certify that the foregoing is a comp the debtor(s) in this bankruptcy proceed	lete statement of any agreement or arrangement for payment to me for representation of ings.
4/14/2016	/s/ Daniel Giannola
Date	Signature of Attorney
	Semrad Law Firm
	Name of law firm

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-12793 Doc 1 Filed 04/14/16 Entered 04/14/16 17:22:44 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Wilson, Antonio	Case No	
	Debtor(s)	Chapter.	Chapter13
	VERIFICATIO	N OF CREDITOR MATRI	x
	The above named Debtors hereby verify that the a	ttached list of creditors is true and	correct to the best of their knowledge.
Date:	4/14/2016	/s/ Wilson, Antonio	
		Wilson Antonio	

Signature of Debtor

Case 16-12793 Doc 1 Filed 04/14/16 Entered 04/14/16 17:22:44 Desc Main RENT RECOVER Document Page 58 of 70

RENT RECOVER 220 Gerry Drive Wood Dale , IL 60191

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216

RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON , TX 75081

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057

Stellar Rec 1327 Highway 2 Wes Kalispell , MT 59901

Groove Distibution 346 N Justine St #202 Chicago , IL 60607

IL Dept of Health & Family Serv PO Box 19405 Springfield , IL 62794

Olivia Franklin 8206 S Emerald Chicago , IL 60653

Larry J Meyer 205 W Randolph # 820 Chicago , IL 60606

Mercy Hospital 2525 S. Michigan Avenue Chicago , IL 60616

Provident Hospital 500 E 51st St Chicago , IL 60615

St. Bernard Hospital 326 W 64th St Chicago , IL 60621

PLS Financial Services, Inc. 920 South Western Ave Chicago , IL 60643

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

Peoples Gas 200 E. Randolph Chicago , IL 60601 Case 16-12793 Doc 1 Filed 04/14/16 Entered 04/14/16 17:22:44 Desc Main Document Page 59 of 70

Sprint P.O. Box 219554 Kansas City , MO 64121

US Cellular Dept 0205 Palatine , IL 60055

AT&T TEL CU 5550 W. TOUHY AVE. SKOKIE , IL 60077

WOW PO Box 4350 Carol Stream , IL 60197

Chicago Public Library 400 S. State St. Chicago , IL 60605

Diane Bell 1522 W School Unit E Chicago , IL 60657

Debtor 1 Antonia Ase 16-1	12793 Doc 1 Filed 04/14	916 Entered 04/14/16 177:2	2:44 Desc Main
	Document Lestions for Reporting Purposes	Page 60 of 70	
16. What kind of debts do you have?	16a. Are your debts primarily coas "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily be obtain money for a business investment. ✓ No. Go to line 16c. ✓ Yes. Go to line 17.	primarily for a personal, family, or usiness debts? Business debts are or investment or through the operative that are not consumer debts or	household purpose." e debts that you incurred to tion of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be available to the second of the sec	Go to line 18. Du estimate that after any exempt property is e o distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	or 13 of title 11, United States Cod proceed under Chapter 7. If no attorney represents me and I fill out this document, I have obtain I request relief in accordance with 1 understand making a false statem connection with a bankruptcy case or both. 18 U.S.C. §§ 152, 1341, 15 /s/ Antonio Wilson Signature of Debtor 1	ter 7, I am aware that I may proceed e. I understand the relief available understand the relief available understand the notice required by the chapter of title 11, United States that, concealing property, or obtaining can result in fines up to \$250,000,	ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to the who is not an attorney to help me 11 U.S.C. § 342(b). Code, specified in this petition. Ing money or property by fraud in or imprisonment for up to 20 years,
ing pang panggang pa Panggang panggang pa	Executed on 4/12/2016 MM / DD / YY	Executed of the second of the	onMM/DD/YYYY

Fill in this info	rmation to identify your cas	- Dag 1 - Filad 047 9:	14/16 Entered C	16 17:22:44	Desc Main
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D-140	riistinanie	Middle Name	Last Name		
Debtor 2	^{ng)} First Name				
(Opodse, ii iiii	(19) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
*			(State)		
Case number	***************************************		(-1310)		
(If known)					
O€C: -: - I	T 400D				Check if this is an
<u>Unicial</u>	Form 106De	С			amended filing
Declara	tion About a	 aladividual Dal	المحامل وأسوارها		
Deciara	mon About al	n Individual De	otor's Schedu	les	12/15
f two married	people are filing togethe	r, both are equally responsib	le for supplying correct in	nformation	
519, and 3571	•				ears, or both. 18 U.S.C. §§ 152, 1341,
Did you	pay or agree to pay some	one who is NOT an attorney	to help you fill out bankrur	otcv forms?	ž *
postory				• • • • • • • • • • • • • • • • • • • •	•
✓ No					
Yes.	Name of person		Attach Bankruptcy Pe Signature (Official Fo	etition Preparer's Notice, Decl rm 119).	aration, and
/s/ Antor	are true and correct.	that I have read the summar	y and schedules filed with Signature o		·
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Date <u>4/12</u>			Date		· ·
MM	I/DD/YYYY		MM	/DD/YYYY	

Debtor 1	Antonio First Name ASC 16	5-12793	Middle Name	led 04/12/1996 Document	Entered 04/ Page 62 of 7	<u>ተ</u> ቋባ <u>ዣ</u> ቄ፡1ም:22:44 0	Desc Main	
28. Wi cre	ithin 2 years before editors, or other par	you filed for b				e about your business?	? Include all financial i	nstitutions,
V	No Yes. Fill in the deta	ils below.						
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	Name			MM/DD/YYYY				
	Number Street		w					
	City	State	Zip Code					
	-	Olate	Zip Code					
		on this Ctata						
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Case 16-12793 Doc 1 United 04/14/16 Entered 04/14/16 17:22:44 Desc Main Dockment District of Winds

In re:	Wilson, Antonio	Case No				
	Debtor(s)	Case No.				
		Chapter. Chapter13				
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge					
Date:	4/12/2016	/s/ Wilson, Antonio Wilson, Antonio				

Signature of Debtor

Deb	otor 1	Antonia ase 16-12793 Doc 1 Filed 04/14/196 Entered 04/14/196e1 Time Desc Main			
16.	Cal	Document Page 64 of 70 culate the median family income that applies to you. Follow these steps:	Palaka wasanawa na menjajawa sa a asang paga sa sa a		
		Fill in the state in which you live. Illinois			
	16b.	Fill in the number of people in your household.			
	16c.	Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$49,741.00		
17.	Hov	v do the lines compare?			
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).			
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.			
Part	3: (Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)			
	Cop	y your total average monthly income from line 11.	\$1,683.55		
19.	COITE	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.			
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	- <u>\$0.00</u>		
	19b. Subtract line 19a from line 18.		\$1,683.55		
20.	Calculate your current monthly income for the year. Follow these steps:				
	20a.	Copy line 19b.	\$1,683.55		
		Multiply by 12 (the number of months in a year).	x 12		
	20b.	The result is your current monthly income for the year for this part of the form.	\$20,202.60		
	20c.	Copy the median family income for your state and size of household from line 16c.	\$49,741.00		
21.	How	do the lines compare?			
	L N	ine 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.			
		ine 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The</i> commitment period is 5 years. Go to Part 4.			
art 4: Sign Below					
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.				
	· · · · · · · · · · · · · · · · · · ·				
		Signature of Debtor 1 Signature of Debtor 2			
		•			
		Date 4/14/2016 Date MM/DD/YYYY			
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: _	APR 1 2 2016	
Signed:	ntonio Welson	- 26 (A. (
Debtor(s)		Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.